

7/16/12 10:12:08
DK T BK 3,468 PG 214
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

WHEN RECORDED MAIL TO:

Regions Bank, Collateral Management, P.O. Box 12026, Birmingham, AL 35202

FOR RECORDER'S USE ONLY

Indecomm Global Services
2925 Country Drive
St. Paul, MN 55117 77814730

This Modification of Deed of Trust prepared by:

Kimberly Pethy
Regions Bank
P.O. BOX 830721
BIRMINGHAM, AL 35283
(800) 896-6513

INDEXING INSTRUCTIONS:

Lot 369 Section H, Deerchase Subdivision, Situated in
Section 4 Township 2 S, R 7 W, Desoto County MS
PB 99/1930



REGIONS

MODIFICATION OF DEED OF TRUST



20121511135140



THIS MODIFICATION OF DEED OF TRUST dated June 29, 2012, is made and executed between KIM M PARQUET, whose address is 5914 CHRISTOPHER JORDAN DR, SOUTHAVEN, MS 38672; unmarried ("Grantor") and Regions Bank, whose address is 201 Milan Parkway, Birmingham, AL 35211 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated August 25, 2011 (the "Deed of Trust") which has been recorded in DESOTO County, State of Mississippi, as follows:

RECORDED 09-13-11 DK T BK 3,340 PG 646 DESOTO COUNTY, MS.

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in DESOTO County, State of Mississippi:

THE LAND LYING AND BEING SITUATED IN DESOTO COUNTY, MISSISSIPPI, MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO-WIT: LOT 369, SECTION H, DEERCHASE SUBDIVISION, SITUATED IN SECTION 4, TOWNSHIP 2 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 99, PAGE 30, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI. INDEXING INSTRUCTIONS: DEERCHASE S/D SEC H LOT 369 SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY, BEING THE SAME PREMISES CONVEYED TO KIM M. PARQUET FROM REEVES-WILLIAMS, L.L.C. BY WARRANTY DEED DATED 10/03/2007, AND RECORDED ON 10/05/2007, AT BOOK 570, PAGE 102, IN DESOTO COUNTY, MS.

The Real Property or its address is commonly known as 5914 CHRISTOPHER JORDAN DR, SOUTHAVEN, MS 38672.

MODIFICATION. Lender and Grantor hereby modify the Deed of Trust as follows:

The Credit Limit or maximum principal indebtedness secured by the Mortgage (excluding finance charges, any temporary overages, other charges and any amounts expended or advanced as provided in the Mortgage) is hereby increased from \$20,000 to \$40,000.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent

MODIFICATION OF DEED OF TRUST (Continued)

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actions.

SUBORDINATION, PARTIAL RELEASE AND OTHER MODIFICATION REQUESTS. From time to time, Grantor or Borrower may request that we subordinate the lien of this Deed of Trust to another lien, release part of the Property from the lien of this Deed of Trust, or agree to some other modification of this Deed of Trust or the Credit Agreement or any Related Document. We are not obligated to agree to any such request. We may, in our sole discretion, impose conditions on our agreement to any such request. Such conditions may include, without limitation, imposing a fee or increasing the interest rate under the Credit Agreement, or both.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED JUNE 29, 2012.

GRANTOR:

x Kim M. Parquet
KIM M PARQUET

LENDER:

REGIONS BANK

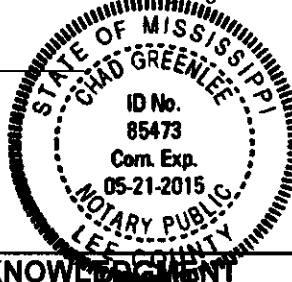
Sondra Martin
Authorized Officer
Sondra Martin

INDIVIDUAL ACKNOWLEDGMENT

STATE OF MS)
COUNTY OF Desoto) SS

Personally appeared before me, the undersigned authority in and for the said County and State, on this 29th day of June, 20 12, within my jurisdiction, the within named KIM M PARQUET, who acknowledged that he or she signed, executed and delivered the above and foregoing Modification for the purposes mentioned on the day and year therein mentioned.

Chad Greenlee
NOTARY PUBLIC
My Commission Expires: 5-21-12

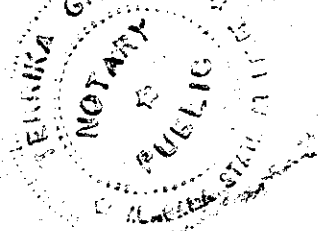


LENDER ACKNOWLEDGMENT

STATE OF Alabama)
COUNTY OF Jefferson) SS

Personally appeared before me, the undersigned authority in and for the said County and State, on this 6th day of July, 20 12, within my jurisdiction, the within named Sondra Martin, who acknowledged that (he)(she) is Officer of Regions Bank and that in said representative capacity (he)(she) executed the above and foregoing Modification, after first having been duly authorized so to do.

Terrika Givan
NOTARY PUBLIC
My Commission Expires: October 24, 2012



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